

Information to identify the case:

Debtor 1	<u>David W Murphy</u>	Social Security number or ITIN	xxx-xx-4723
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Bambi L Murphy</u>	Social Security number or ITIN	xxx-xx-6003
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21773-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David W Murphy

Bambi L Murphy

8/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David W Murphy
Bambi L Murphy
Debtors

Case No. 18-21773-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 14, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David W Murphy, Bambi L Murphy, 707 Ferne Drive, Kittanning, PA 16201-2311
14825972	+ AT & T, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14825974	Barclays Bank Card, P.O. Box 23870, Jacksonville, FL 32241-3870
14825981	+ Glen Toy, 505 North Crescent St, Kittanning, PA 16201-2213
14825984	+ HSBC, CML Customer Resolution Department, 1421 W. Shure Drive, Suite 100, Arlington Heights, IL 60004-7818
14825983	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14825986	+ Joshua McNamara, Esq., Hayt, Hayt, & Landau LLC, Meridian Center I, 2 Industrial Way West, Eatontown, NJ 07724-2279
14825988	Macy's, P.O. Box 31179, San Antonio, TX 78265-9728
14825990	Midland Mortgage, P.O. Box 269074, Oklahoma City, OK 73126-9074
14825993	+ One Main Financial, Bankruptcy Department, 725 Industrial Boulevard, London, KY 40741-7288

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Aug 15 2023 03:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: Q3G.COM	Aug 15 2023 03:27:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 14 2023 23:44:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14884921	+ EDI: PHINAMERI.COM	Aug 15 2023 03:27:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14825973	EDI: TSYS2	Aug 15 2023 03:27:00	Barclays Bank Card, P.O. Box 8801, Wilmington, DE 19899-8801

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14825975	+ EDI: HFC.COM	Aug 15 2023 03:27:00	Beneficial/hfs, PO Box 5263, Carol Stream, IL 60197-5263
14825976	EDI: CAPITALONE.COM	Aug 15 2023 03:27:00	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
14825978	Email/Text: correspondence@credit-control.com	Aug 14 2023 23:45:00	Credit Control LLC, PO Box 31179, Tampa, FL 33631
14849298	EDI: CAPITALONE.COM	Aug 15 2023 03:27:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14857600	EDI: CAPITALONE.COM	Aug 15 2023 03:27:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14825977	+ Email/Text: mediamanagers@clientservices.com	Aug 14 2023 23:44:00	Client Services, Inc., 3451 Harry Truman Bl, Saint Charles, MO 63301-9816
14825979	Email/PDF: creditonebknotifications@resurgent.com	Aug 15 2023 00:02:48	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14860543	+ EDI: CITICORP.COM	Aug 15 2023 03:27:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14983445	EDI: Q3G.COM	Aug 15 2023 03:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14825980	+ Email/Text: collectionbankruptcies.bancorp@53.com	Aug 14 2023 23:46:00	Fifth Third Bank, c/o Bankruptcy Dept. Mdropso5, 1850 East Paris, Grand Rapids, MI 49546-6210
14825982	EDI: PHINAMERI.COM	Aug 15 2023 03:27:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
14825985	EDI: HFC.COM	Aug 15 2023 03:27:00	HSBC Mortgage Services, P.O. Box 17580, Baltimore, MD 21297-1580
14825987	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 23:40:31	LVNV Funding, P.O. Box 1269, Greenville, SC 29602-1269
14878555	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 23:39:31	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14868142	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2023 23:46:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14878218	+ EDI: AISMIDFIRST	Aug 15 2023 03:27:00	MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
14825989	Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2023 23:46:00	Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
14825991	^ MEBN	Aug 14 2023 23:31:09	Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943
14825992	^ MEBN	Aug 14 2023 23:31:10	Northstar Location Services LLC, Attn: Financial Services Dept., 4285 Genesee St., Buffalo, NY 14225-1943
14855935	EDI: AGFINANCE.COM	Aug 15 2023 03:27:00	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
14825994	EDI: PRA.COM	Aug 15 2023 03:27:00	Portfolio Recovery Associates LLC, PO BOX 12914, Norfolk, VA 23541
14826802	+ EDI: RECOVERYCORP.COM	Aug 15 2023 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14825995	Email/Text: signed.order@pfwattnorneys.com	Aug 14 2023 23:44:00	Pressler & Pressler LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
14868766	EDI: Q3G.COM	Aug 15 2023 03:27:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA

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14875676	EDI: Q3G.COM	Aug 15 2023 03:27:00	98083-0788 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14863251	+ EDI: CBS7AVE	Aug 15 2023 03:27:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14825996	EDI: CBS7AVE	Aug 15 2023 03:27:00	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
14825997	EDI: RMSC.COM	Aug 15 2023 03:27:00	Synchrony Bank/Dicks Sporting Goods, P.O. Box 965004, Orlando, FL 32896-5004
14825998	EDI: RMSC.COM	Aug 15 2023 03:27:00	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
14826000	Email/Text: VWBKNotices@nationalbankruptcy.com	Aug 14 2023 23:44:00	VW Credit, P.O. Box 5215, Carol Stream, IL 60197-5215
14856303	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Aug 14 2023 23:44:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14825999	EDI: WFNNB.COM	Aug 15 2023 03:27:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14878673	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor David W Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com

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Dai Rosenblum

on behalf of Joint Debtor Bambi L Murphy dai@dairosenblumbankruptcy.com
Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com

Maria T. Capiral

on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

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